

00T060" E2649960

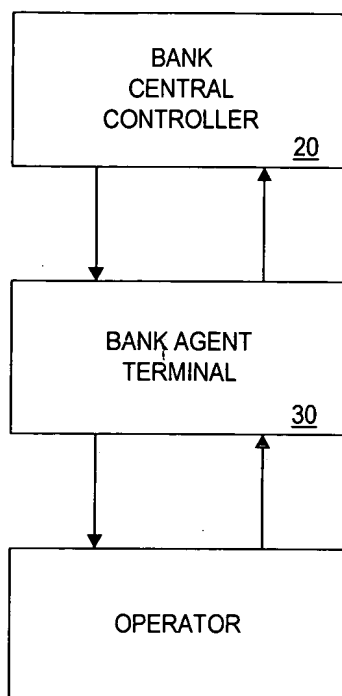


FIG. 1

007069" E2643060

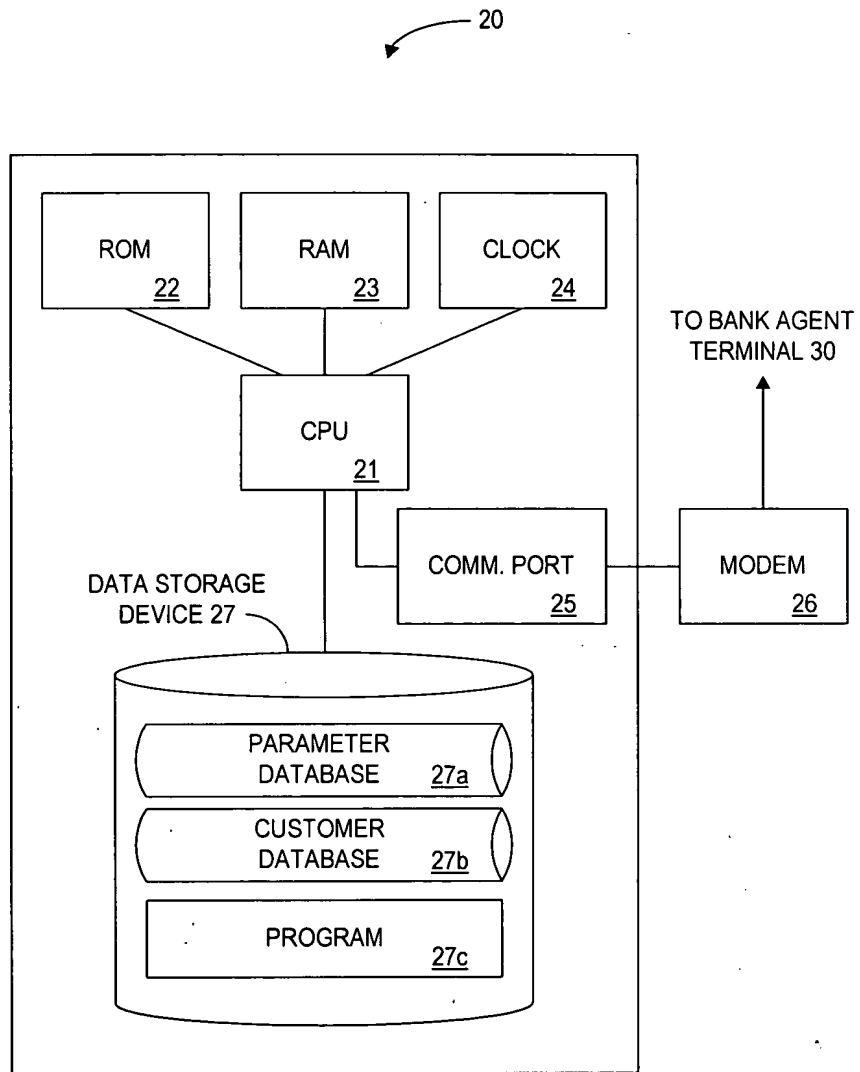


FIG. 2

007060" 66545350

— PARAMETER DATABASE 27a

ACCOUNT IDENTIFIER	INTEREST RATE	TIME PERIOD OF INTEREST RATE	MONTHLY MINIMUM PAYMENT	CREDIT LIMIT	GRACE PERIOD	PAYMENT AMNESTY	LATE FEES

FIG. 4

007060" SE64E950

CUSTOMER DATABASE 27b

NAME	ADDRESS	SOCIAL SECURITY NUMBER	ACCOUNT IDENTIFIER	ACCOUNT BALANCE	CUSTOMER RATING

FIG. 5

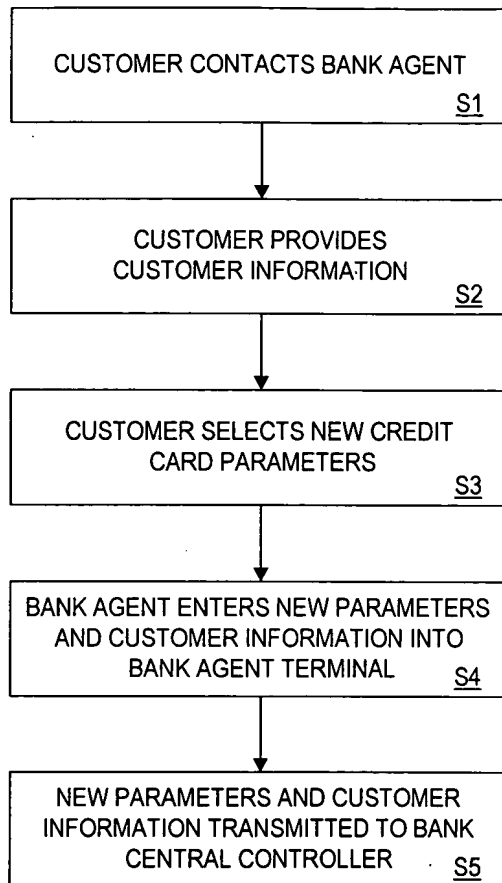


FIG. 6

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graph TD
    S11[BANK CENTRAL CONTROLLER  
RECEIVES CUSTOMER INFORMATION  
AND CREDIT CARD PARAMETERS  
FROM AGENT TERMINAL S11] --> S12[BANK CENTRAL CONTROLLER RETRIEVES  
CUSTOMER PARAMETERS RELATING TO  
THE CUSTOMER INFORMATION S12]
    S12 --> S13[BANK CENTRAL CONTROLLER  
CALCULATES PRICE OF NEW ACCOUNT  
BASED ON CREDIT CARD PARAMETERS  
AND CUSTOMER PARAMETERS S13]
    S13 --> S14[ACCOUNT PRICE TRANSMITTED  
TO CUSTOMER S14]
    S14 --> S15{ACCOUNT PRICE  
ACCEPTABLE? S15}
    S15 -- NO --> S18[CUSTOMER TOLD  
TO REVISE CREDIT  
CARD PARAMETERS S18]
    S15 -- YES --> S16[CUSTOMER CREDIT CARD BILLED  
FOR COST OF NEW ACCOUNT S16]
    S16 --> S17[BANK CENTRAL CONTROLLER STORES  
NEW ACCOUNT PARAMETERS IN  
CUSTOMER DATABASE S17]

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FIG. 7